

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ALABAMA
EASTERN DIVISION

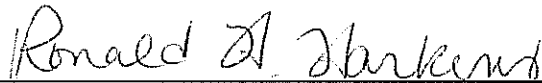
In re:
MICHAEL WHITE

DEBTOR

) Case No. 10-40371
)
)
)
)

AMENDMENT TO CHAPTER 13 PLAN

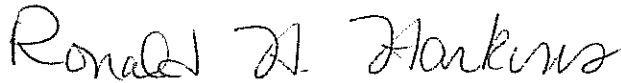
Now comes the Debtor in the above styled case and amends his Chapter 13 Plan by substituting the attached plan for the original plan heretofore filed.



Ronald H. Harkins
26 North Norton Ave
Sylacauga, AL 35150
(256) 245-6313

CERTIFICATE OF SERVICE

I hereby certify that I have served a copy of the foregoing instrument to Linda Gore, Trustee, P. O. Box 1338, Gadsden, Alabama 35902-1338, and all creditors listed on the attached mailing matrix, on this the 30th day of March, 2010.



Ronald H. Harkins

CHAPTER 13 PLAN

Case No. _____

Debtor(s): **White, Michael J**SS#: **7928**Net Monthly Earnings: \$ **2661.20**

SS#: _____

Number of Dependents: **0**

I. Plan Payments:

- ☐ Debtor(s) propose to pay direct a total of \$ **308.00** ☒ biweekly into the plan; or
☒ Payroll deduction order to: **Floyd & Beasley, Inc.** P.O.
Box 8 Sycamore AL 35149

Length of plan is **60** months, and the total debt to be paid through the plan is \$ **40039.20**.

II. From the payments received, the trustee shall make disbursements to the Bankruptcy Code including:

A. PRIORITY CLAIMS (INCLUDING ADMINISTRATIVE EXPENSES AND SUPPORT) [See § 1322(a)(2)]

The following priority claims, if allowed, will be paid in full unless creditor agrees otherwise:

Creditor	Type of Priority	Scheduled Amount	Monthly Payment
IRS	2008 Taxes	2,473.25	45.00
IRS	2009 Taxes	881.	14.70

B. Total Attorney Fee: \$ **2,750.00** ; 2750.00 to be paid as soon as funds are available.

C. The holder of each SECURED claim shall retain the lien securing such claim until a discharge is granted and such claim shall be paid in full with interest in deferred cash payments as follows:

1. Long Term Debts:

Name of Creditor	Total Amount of Debt	Amount of Regular Payment	To be Paid By	Regular Payment to Begin	Arrears to be Paid by Trustee	Months Included in Arrearage Amount	Proposed Interest Rate on Arrearage	Proposed Fixed Payment on Arrearage
Citimortgage	76398.52	554.71	Debtor	3/1/10	1757.25	3	0	32.73

2. Secured Debts (not long term debts) to be paid through Trustee:

Name of Creditor	Adequate Protection Payments	Total Amount of Debt	Debtor's Value	Unsecured Portion	Description of Collateral	Proposed Interest Rate	Proposed Fixed Payments	Fixed Pay-m ent to Begin
Us Bank	228.76	22,876.00	22,876.00	0.00	2008 Dodge Nitro	5.00	466.27	7/10

III. Other debts (**not shown in 1 or 2 above**) which Debtor(s) propose to pay direct:

Name of Creditor	Total Amount of Debt	Amount of Regular Payment	Description of Collateral	Reason for Direct Payment
None				

IV. Special Provisions: Debtor proposes to surrender the 2007 Roadster in full satisfaction of the debt owed to Heritage South Federal Credit Union.

- ☐ This is an original plan.
☒ This is an amended plan replacing plan dated **March 30, 2010**.
☐ This plan proposes to pay unsecured creditors approximately **17** %
☐ Other provisions:

Dated: **March 30, 2010****/s/ Michael J White**

Signature of Debtor

/s/Ronald Harkins

Signature of Attorney

Signature of Spouse (if applicable)

Livingston & Harkins, LLC
P.O. Box 329
Sylacauga, AL 35150

White, Michael J
3393 Old Sylacauga Hwy
Sylacauga, AL 35150-7833

Hsbc/yamaha
PO Box 15521
Wilmington, DE 19850-5521

Ogletree, Livingston & Harkins, LLC
26 North Norton Ave
Sylacauga, AL 35150

Internal Revenue Service
PO Box 21126
Philadelphia, PA 19114-0326

American General Finan
915 Market Pl
Alexander City, AL 35010-3376

Thd/cbsd
PO Box 6497
Sioux Falls, SD 57117-6497

Atlantic Crd (original Creditor:01
PO Box 13386
Roanoke, VA 24033-3386

Us Bank
PO Box 790084
Saint Louis, MO 63179-0084

Centrl Fincl (original Creditor:med
PO Box 14059
Orange, CA 92863

Citimortgage Inc
PO Box 9438
Gaithersburg, MD 20898-9438

Colonial Finance Comp
1015 W Fort Williams St
Sylacauga, AL 35150-2301

Colonial Finance Group
1015 W Fort Williams St
Sylacauga, AL 35150-2301

Credit Protection Asso (original Cr
13355 Noel Rd Ste 2100
Dallas, TX 75240-6837

Heritage
901 N Broadway Ave
Sylacauga, AL 35150-1532